

OK TO ENTER: /M.C./

05/28/2009

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

UNDERSTEIN

Atty. Ref.: 2802-34 (AMK); Confirmation No. 6620

Appl. No. 10/510,123

TC/A.U. 3694

Filed: October 4, 2004

Examiner: B. Fertig

For: MULTI-DEPOSITORY FINANCIAL TRANSACTIONS

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May 22, 2009

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

AMENDMENT AFTER FINAL REJECTION

In response to the Office Action dated March 24, 2009, please amend the
above-identified patent application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2.

Remarks/Arguments begin on page 6.